

PRESS RELEASE

**BPER: Press release requested by Consob (ex art. 114, par. 5, Legislative Decree 58/1998 – TUF)**

*Modena – 18 January 2016.* With reference to the request in the subject, BPER informs that in the coming weeks – within the ongoing supervision process established by the Single Supervisory Mechanism - BPER Group will be subject to an assessment of the Group's NPL strategy, governance, processes and methodology, activity currently underway at European level, involving also other Italian banks.

BPER Group reports a solid capital position as confirmed by a pro-forma CET1 ratio Phased in of 12.04% as of September 2015, showing a further improvement of c. 80 bps compared with December 2014, without considering the expected benefits that should come from the validation of advanced internal models for measuring credit risk. The CET1 ratio comes well above the minimum requirement notified by European Central Bank ("SREP") set at 9.25%, highlighting a capital buffer in excess of 279 bps. Moreover, the coverage ratio of non-performing exposures is among the best within cooperative banking system (42.1% as of September 2015).

BANCA POPOLARE DELL'EMILIA ROMAGNA  
Società cooperativa

This press release is also available in the 1INFO storage device

*This is a translation into English of the original in Italian. The Italian text shall prevail over the English version.*

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